IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Raj Abhyanker, et al. Examiner: Daniel L. Greene

Serial No.: 09/774,449 Group Art Unit: 3694

Filed: Janauary 30, 2001 Docket No.: 10005056-1

Title: System and Method for Consolidating Financing in an Internet Exchange

Portal

AMENDMENT AND RESPONSE

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed November 6, 2006 and the Office Action mailed April 6, 2006, please enter the following amendments and consider the following remarks.

Amendments to the Specification begin on page 2. Amendments to the Claims begin on page 3.

Remarks begin on page 8.

AUTHORIZATION TO DEBIT ACCOUNT

It is believed that no extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required (including fees for net addition of claims) are hereby authorized to be charged to Hewlett-Packard Development Company's deposit account no. 08-2025.